

**Listing of the Claims:**

1. (Previously Presented) A method for producing a transaction card corresponding to an account of a customer and bearing an image defined by said customer, the method comprising:

associating an optically-readable identifier with a customer-defined image to be applied to the transaction card;

reading said optically-readable identifier to reconcile said optically-readable identifier with a corresponding identifier associated with customer account information to be applied to the transaction card; and

producing a transaction card bearing said customer-defined image and said customer account information.

2. (Previously Presented) A method as in claim 1, wherein the step of reconciling said optically-readable identifier with said corresponding identifier associated with said customer account information comprises deriving said corresponding identifier from said customer account information.

3. (Original) A method as in any preceding claim, wherein said customer account information and/or said corresponding identifier related to it are received securely from a card issuing authority.

4. (Previously Presented) A method as in claim 1 or 2 wherein after the step of reading said optically-readable identifier, a version of the identifier is encoded onto a recording medium on the transaction card.

5. (Original) A method as in claim 4, wherein said encoded version of the identifier is read as part of the process of reconciliation with said corresponding identifier associated with said customer account information.

6. (Previously Presented) A method as in claim 1 or 2, wherein said customer account information comprises an embossing record for a financial transaction card.

7. (Previously Presented) A method as in claim 4, wherein the step of encoding a transaction card with a version of the identifier is performed at a site of a card manufacturer.

8. (Previously Presented) A method as in claim 4, wherein the step of encoding a transaction card with a version of the identifier is performed at a site of a card finishing facility separate from the site of the card manufacturer.

9. (Previously Presented) A method as in claim 1 or 2, wherein said customer account information is provided by a financial transaction card issuer on a secure link to a card finishing facility.

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10. (Original) A method as in claim 9, wherein said financial transaction card issuer also provides said corresponding identifier associated to with the customer account information.

11. (Previously Presented) A method as in claim 1 or 2, wherein said corresponding identifier associated with the customer account information is derived from the account information.

12. (Previously Presented) A method as in claim 1 or 2, wherein said corresponding identifier is derived from financial account information.

13. (Previously Presented) As method as in claim 1 or 2, wherein said corresponding identifier is derived from an embossing record.

14. (Previously Presented) A method as in claim 1 or 2, wherein an encryption module on a site controlled by said card issuer generates a secure identifier from account information.

15. (Previously Presented) A method as in claim 14, wherein said optically-readable identifier and said corresponding identifier correspond to or are derived from said secure identifier.

16. (Previously Presented) A method as in claim 1 or 2, wherein an identifier comprises one or more of:

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a numeric code; an alpha numeric code; a text code; a non-sequential code; a one-way code; an encryption code; a hash code; meta tags; another suitable identifier.

17. (Previously Presented) A method as in claim 1 or 2, wherein said optically-readable identifier comprises one or more of:

bar code; a digital signature; text; numerals; alpha numeric code; microdot; micro text; invisible ink; digital watermark or other suitable optically readable codes.

18. (Previously Presented) A method as in claim 1 or 2, wherein said image and said optically-readable identifier are stored in a storage facility.

19. (Original) A method as in claim 18, wherein said storage facility is on a site controlled by a card graphics hosting service.

20. (Original) A method as in claim 18, wherein said storage facility is on a site of a card finishing facility.

21. (Original) A method as in claim 18, wherein said storage facility is on a site of a card manufacturer.

22. (Previously Presented) A method as in claim 1 or 2, wherein cards with said optically-readable identifiers are transferred from the card manufacturer's control to a card finishing facility.

23. (Previously Presented) A method as in claim 1 or 2, wherein one or more of the customer-defined image and said optically-readable identifier is placed on the front of a card.

24. (Previously Presented) A method as in claim 1 or 2, wherein one or more of the customer-defined image and said optically-readable identifier is placed on the back of a card.

25. (Previously Presented) A method as in claim 1 or 2, wherein the customer has generated said customer-defined image.

26. (Previously Presented) A method as in claim 1 or 2, wherein the customer has manipulated said customer-defined image.

27. (Previously Presented) A method as in claim 1 or 2, wherein the customer has selected said customer-defined image.

28. (Original) A method as in claim 27, wherein an image is selected by a customer from an available collection of images.

29. (Previously Presented) A method as in claim 1 or 2, wherein said customer-defined image is uploaded by a customer by means of the internet.

30. (Previously Presented) A method as in claim 1 or 2, wherein said optically-readable identifier is placed on said transaction card in a location that is subsequently covered by another feature of the card.

31. (Original) A method as in claim 30, wherein the feature is selected from one or more of:

a chip; a hologram; or a brand feature.

32. (Previously Presented) A method according to claim 1 or 2, wherein identifiers for cards authorized to be issued are received by a card graphics hosting service from an authorized card issuer such that only customer-defined images destined for cards authorized to be issued are supplied for downstream processing.

33. (Previously Presented) A method according to claim 1 or 2, wherein said customer-defined image can be manipulated in relation to a template displaying one or more non-manipulatable card features.

34. (Previously Presented) A method as in claim 1 or 2, wherein only account information is transferred from a card issuing authority to a card finishing facility.

35. (Previously Presented) A method according to claim 1 or 2, wherein said optically-readable identifier is applied to a portion of a card which is removed to generate a finished card.

36. (Previously Presented) A method according to claim 1 or 2, wherein said optically-readable identifier is applied to a card in more than one format.

37. (Previously Presented) A method according to claim 1 or 2, wherein said finishing facility causes customer-defined images to be provided from an image store based on reconciliation of identifiers.

38. (Original) A method of producing a transaction card corresponding to an account of a customer and bearing an image defined by said customer, comprising a step of associating an optically-readable identifier with a customer-defined image.

39. (Original) A method for production of a transaction card bearing account information and a customer-defined image, the method comprising:

receiving an identifier generated from account information of a customer;  
generating an optically readable identifier corresponding to said received identifier;  
associating said optically readable identifier with an image defined by said customer;  
receiving a corresponding identifier; and

reconciling said corresponding identifier and said optical identifier associated with the customer-defined image to cause production of a card bearing the customer-defined image and relevant customer account information.

40. (Previously Presented) A method as in claim 39, wherein said step of associating said optically-readable identifier with an image is performed by a card graphics hosting service.

41. (Original) A method for producing a transaction card bearing account information and a customer-defined image, the method comprising:

receiving from a card issuing authority an identifier derived from customer account information;

embedding an optically readable version of said identifier in an image defined by said customer;

reading said optically readable identifier and encoding a version of the identifier in a recording medium of said transaction card;

receiving said account information at a card production facility and independently generating a corresponding identifier therefrom;

applying relevant account information and said customer defined image to a transaction card based on reconciliation of said corresponding identifier and said encoded version of the identifier.

42. (Previously Presented) A method as in claim 1 or 2, wherein said optically-readable identifier is embedded in said customer-defined image.

43. (Previously Presented) A method for producing a personalized product bearing an image defined by said customer, the method comprising:

providing a graphics hosting facility to permit customers to define an image to be applied to products;

associating an optically-readable identifier with the image; and



reconciling said optically-readable identifier with a corresponding identifier such that said image is applied to a product intended for said customer.

44. (Previously Presented) A method as in claim 1 or 2, wherein said optically-readable identifier and/or an identifier from which it is derived is generated by said card graphics hosting service.

45. (Withdrawn) A method for applying a customer-defined image to a product at a location remote from the customer defining the image, the method comprising:

providing an internet browser-based interface for defining manipulations to an image to be applied to a product;

using said interface to select an image corresponding to image data and capturing information about manipulations to be applied to said image data;

sending said image data and the captured information on manipulations to a remote image processing engine;

performing the manipulations on said image data based on said manipulation information; and

applying the manipulated image to a product.

46. (Original) Apparatus capable of performing steps in the production of transaction cards bearing customer-defined images; comprising:

means for providing an interface for generating a customer-defined image by means of the internet; and

means for embedding an optically readable identifier in a customer-defined image.

47. (Previously Presented) An apparatus for producing transaction cards bearing customer-defined images, comprising:

means for receiving a customer-defined image comprising an embedded optically-readable identifier; and

means for reading said embedded optically-readable identifier and encoding a memory medium of said transaction card with a version of said identifier.

48. (Previously Presented) An apparatus for producing transaction cards bearing customer-defined images, comprising:

means for receiving a card bearing a customer-defined image comprising an optically-readable identifier;

means for receiving at least financial information relating to a corresponding identifier;

means for reconciling said optically-readable identifier and said corresponding identifier;

means for applying account information to a transaction card bearing said customer-defined image responsive to said reconciliation step.

49. (Original) Apparatus as in claim 48, further comprising means for deriving said corresponding identifier from said account information.

50. (Original) Apparatus as in claim 48, wherein said customer-defined image comprises an embedded optically readable identifier.

51. (Original) Apparatus as in claim 48, wherein said step of reconciling comprises reading said optical identifier and encoding a magnetically readable version of the identifier in a magnetic strip.

52. (Previously Presented) A method for producing a transaction card corresponding to an account of a customer and bearing an image defined by the customer, the method comprising:  
providing an interface for a customer to generate a customer-defined image to be applied to a transaction card;

associating an optically-readable identifier with said customer-defined image;

reading said optically-readable identifier and encoding a version of said identifier on a recording medium of said card;

reconciling the encoded version of the identifier with a corresponding identifier related to customer account information to generate a transaction card bearing said customer-defined image and said customer account information.

53. (Original) A method as in claim 52, wherein said step of encoding a version of said identifier on a recording medium of the card comprises encoding a magnetic version of the identifier on the magnetic strip of a financial transaction card.